

In re:
Rafael Guariomex Campos
Debtor

Case No. 19-14071-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 17, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 5

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db	+ Rafael Guariomex Campos, 1137 E Congress St, Allentown, PA 18109-3303

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Jul 18 2024 00:23:00	BUREAUS INVESTMENT GROUP PORTFOLIO NO 15, LLC, PO Box 788, Kirkland, WA 98083-0788
cr	Email/Text: ebnnotifications@creditacceptance.com	Jul 18 2024 00:22:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 18 2024 00:22:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
cr	^ MEBN	Jul 18 2024 00:08:28	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

District/off: 0313-4

User: admin

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Name	Email Address
CHARLES LAPUTKA	on behalf of Plaintiff Rafael Guariomex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;lputka.charlesb@notify.bestcase.com
CHARLES LAPUTKA	on behalf of Debtor Rafael Guariomex Campos claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;lputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com
WILLIAM EDWARD CRAIG	on behalf of Creditor Credit Acceptance wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 9

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Rafael Guariomex Campos

No: 19-14071

Debtor

CHAPTER 13

ORDER

Upon consideration of the Motion to Sell Real Property filed by the Debtor, upon notice to all interested parties, upon the filing, and any response thereto, and after a hearing before the Court and for good cause shown, it is hereby;

ORDERED, that Debtor is granted permission to sell his real property located at 1137 E. Congress Street, Allentown, Lehigh County, Pennsylvania, 18109 (“Property”), for the sale price of \$300,000.00, pursuant terms of a certain real estate agreement of sale dated as of May 8, 2024, to the buyers thereunder, Vinicio Antonio Rosario Munoz (“Buyer”), who has represented he is purchasing the Property at arms-length.

The proceeds of the sale, including any funds held as a deposit made by or on behalf of the Buyer, shall be distributed in the following manner:

1. Ordinary and reasonable settlement costs, including, but not limited to those related to notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine matters
2. Liens paid at closing to satisfy secured claim of:
 - a. PNC Bank, National Association, First position Mortgage (Approximately \$170,052.89 balance) (Actual balance to be determined prior to closing) (PNC Bank will be paid in full at the time of closing.
 - b. U.S. Department of Housing and Urban Development (Approximately \$56,722.43 balance) (Actual balance to be determined prior to closing.) (Full amount of lien will be paid in full at time of closing).

3. Real estate taxes, sewer, trash and/or other such items as determined necessary to pass insurable title
4. Property repairs, if any
5. Real estate commissions/Broker fee is \$2,500.00.
6. Any small (less than \$300) allowances agreed to be made to Buyer to settle any unforeseen dispute arising at settlement

After paying all liens in full, all costs of sale and the items disclosed above, the title clerk shall pay the amount of \$3,210.00 to the Chapter 13 Trustee Scott Waterman and the remaining balance of the sales proceeds to the Debtor.

The title clerk shall fax a copy of the disbursement check and HUD-1 or Settlement Sheet to the trustee.

BY THE COURT



Date: July 17, 2024

PATRICIA M. MAYER
U.S. BANKRUPTCY JUDGE